

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

**SCOTT E. TANNE, ESQ., P.C.**  
**4 Chatham Road**  
**Summit, NJ 07901**  
**(973) 701-1776**  
**Fax: (973) 701-0111**  
**Scott E. Tanne, Esq.**  
**ST2477**  
**Attorney for Debtors**

In Re:  
**Bessie M. Smith**

Case No.: 17-16355-SLM

Adv. No.:

Hearing Date: March 14, 2018

Judge: Stacey L. Meisel

Order Filed on March 20, 2018  
by Clerk, U.S. Bankruptcy  
Court - District of New Jersey

**ORDER OF DISCHARGE OF LIEN OF PUBLIC SERVICE ELECTRIC & GAS COMPANY  
PURSUANT TO 11 U.S.C. § 506(a)(1) & 506(d)**

The relief set forth on the following pages, numbered two (2) through 2 is  
hereby **ORDERED**.

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**DATED: March 20, 2018**

  
\_\_\_\_\_  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

**Page 2**

Debtor: Bessie M. Smith  
Case No.: 17-16355-SLM  
Caption of Order: Order of Discharge of Lien of Public Service Electric & Gas Company

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Upon consideration of Debtor's motion to avoid the judgment lien of Public Service Electric & Gas Company, and the Court being satisfied that the Debtor is entitled to have the lien on record in the Superior Court of New Jersey avoided pursuant to 11 U.S.C. § 506(a)(1) & 506(d), it is hereby

**ORDERED** that upon successful completion of the instant Chapter 13 case, or discharge of a succeeding Chapter 7 case in the event of conversion under Title 11 of the United States Code, the Clerk of the Superior Court of New Jersey shall discharge the lien of the following Judgment heretofore entered against the Debtor:

J-237023-15/L-003106-15 entered in the Superior Court of New Jersey in favor of Public Service Electric & Gas Company, on December 30, 2015, against Debtor on property located at 794 South 11<sup>th</sup> Street, Newark, NJ 07108, and more particularly described as Lot 37, Block 2651 on the official tax map of the City of Newark, County of Essex, State of New Jersey in the amount of \$8,227.26; and it is

**FURTHER ORDERED** that Public Service Electric & Gas Company is directed forthwith to take all steps necessary and appropriate to release the lien and remove it from the local Mortgage and Judgment indices; and it is

**FURTHER ORDERED** that should Public Service Electric & Gas Company fail to release and remove the lien as ordered, the Debtor has the right to file same and take all steps necessary and appropriate to release the lien and remove it from the local Mortgage and Judgment indices; and it is

**FURTHER ORDERED** that the judgment lien of Public Service Electric & Gas Company be paid as a general unsecured claim in accordance with the Chapter 13 Plan, if a timely proof of claim is filed.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Bessie M. Smith  
Debtor

Case No. 17-16355-SLM  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Mar 22, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 24, 2018.

db +Bessie M. Smith, 794 South 11th Street, Newark, NJ 07108-1302

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 24, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 22, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for  
J.P. Morgan Mortgage Acquisition Trust 2007-CH3, Asset Backed Pass-Through Certificates, Series  
2007-CH3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Marie-Ann Greenberg magecf@magtrustee.com

Nicholas V. Rogers on behalf of Creditor NATIONSTAR MORTGAGE LLC DBA CHAMPION MORTGAGE  
COMPANY nj.bkecf@fedphe.com

Scott E. Tanne on behalf of Debtor Bessie M. Smith info@tannelaw.com, tanne.ecf.email@gmail.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5